

In re:
Susan Michele Sweeney
Debtor

Case No. 24-10280-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 09, 2024

User: admin
Form ID: 318

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Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2024:

Recip ID	Recipient Name and Address
db	Susan Michele Sweeney, 2117 Tyson Ave, Philadelphia, PA 19149-1811
14902836	Jenius Bank, PO Box 71217, Prospect Park, 19076
14853251	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 10 2024 00:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 10 2024 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 10 2024 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14853224	EDI: GMACFS.COM	Aug 10 2024 04:12:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14853225	Email/PDF: bncnotices@becket-lee.com	Aug 10 2024 00:22:27	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14853226	EDI: TSYS2	Aug 10 2024 04:12:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14853231	Email/Text: megan.harper@phila.gov	Aug 10 2024 00:18:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14853236	Email/Text: cfcbackoffice@contfinco.com	Aug 10 2024 00:17:00	Continental Finance Company, Attn: Bankruptcy, 4550 New Linden Hill Rd Ste 400, Wilmington, DE 19808-2952
14853227	EDI: CAPITALONE.COM	Aug 10 2024 04:12:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14853228	EDI: CITICORP	Aug 10 2024 04:12:00	Cbna, Attn: Centralized Bankruptcy/Citicorp, PO Box 790034, St Louis, MO 63179-0034
14853229	EDI: CITICORP	Aug 10 2024 04:12:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14853230	EDI: CITICORP	Aug 10 2024 04:12:00	Citibank/Sears, Attn: Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14853232	Email/Text: bankruptcy@philapark.org	Aug 10 2024 00:18:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819

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14853233	+ EDI: WFNNB.COM	Aug 10 2024 04:12:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14853235	+ EDI: WFNNB.COM	Aug 10 2024 04:12:00	ComenityBank/Venus, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14853234	+ EDI: WFNNB.COM	Aug 10 2024 04:12:00	Comenitybank/onestop, ATTN: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14853237	EDI: DISCOVER	Aug 10 2024 04:12:00	Discover Financial, 6500 New Albany Rd E, New Albany, OH 43054-8730
14853244	EDI: CITICORP	Aug 10 2024 04:12:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14853238	+ EDI: BLUESTEM	Aug 10 2024 04:12:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14853239	+ EDI: BLUESTEM	Aug 10 2024 04:12:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14853240	+ EDI: AMINFOFP.COM	Aug 10 2024 04:12:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
14853241	+ EDI: CBS7AVE	Aug 10 2024 04:12:00	Ginnys/Swiss Colony Inc, Attn: Credit Department, PO Box 2825, Monroe, WI 53566-8025
14853242	EDI: IRS.COM	Aug 10 2024 04:12:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14853243	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 10 2024 00:22:24	Lynv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14853245	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 10 2024 00:18:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14853246	+ EDI: CBS7AVE	Aug 10 2024 04:12:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
14853247	+ EDI: CBS7AVE	Aug 10 2024 04:12:00	Monroe & Main, Attn: Bankruptcy 1112 7th Avenue, Monroe, WI 53566-1364
14853248	Email/Text: fesbank@attorneygeneral.gov	Aug 10 2024 00:17:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14853249	EDI: PENNDEPTREV	Aug 10 2024 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14853249	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 10 2024 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14853250	^ MEBN	Aug 10 2024 00:06:53	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14853252	Email/Text: bankruptcy@philapark.org	Aug 10 2024 00:18:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14853253	+ EDI: CBS7AVE	Aug 10 2024 04:12:00	Seventh Ave, Attn: Bankruptcy 1112 7th Avenue, Monroe, WI 53566-1364
14853254	+ EDI: CBS7AVE	Aug 10 2024 04:12:00	Seventh Ave/Swiss Colony Inc., Attn: Bankruptcy 1112 7th Ave, Monroe, WI 53566-1364
14853255	+ EDI: SYNC	Aug 10 2024 04:12:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14853256	+ EDI: WTRRN BANK.COM	Aug 10 2024 04:12:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

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14853257	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 10 2024 00:17:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
14853258	Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 10 2024 00:18:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14853259	^ MEBN	Aug 10 2024 00:06:40	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14853260	Email/Text: bankruptcies@uplift.com	Aug 10 2024 00:17:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085-3869
14853261	EDI: CAPITALONE.COM	Aug 10 2024 04:12:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14853262	Email/Text: PHILAW@weltman.com	Aug 10 2024 00:17:00	Weltman Weinberg & Reis Co. LPA, 170 S Independence Mall W Ste 874w, Philadelphia, PA 19106-3334
14853263	^ MEBN	Aug 10 2024 00:06:35	Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2024 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Susan Michele Sweeney help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfcbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Susan Michele Sweeney</u>	Social Security number or ITIN	xxx-xx-8598
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-10280-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Susan Michele Sweeney

8/9/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.